

State: Arkansas **Filing Company:** World Corp Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: World Corp MS-STD
Project Name/Number: 4/1/2013 Rate Justification/AR-WCORPMS2010AFHDF-2013

General Information

Project Name: 4/1/2013 Rate Justification
Project Number: AR-WCORPMS2010AFHDF-2013
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 6.7%

Deemer Date:
Submitted By: Susan Dop

Filing Description:
Rate Filing for 2010 Standardized Medicare Supplement Forms.

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 11/09/2012
State Status Changed: 11/09/2012
Created By: Susan Dop
Corresponding Filing Tracking Number:

Company and Contact

Filing Contact Information

Susan Dop, susan.dop@americanenterprise.com
601 6th Ave. 515-245-2034 [Phone]
Des Moines, IA 50309

Filing Company Information

World Corp Insurance Company
11808 Grant Street
P O Box 3160
Omaha, NE 68103-0160
(402) 486-8289 ext. [Phone]

CoCode: 79987
Group Code: 3527
Group Name: American Enterprise
FEIN Number: 56-0710065

State of Domicile: Nebraska
Company Type: Life and Health
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
World Corp Insurance Company	\$50.00	11/01/2012	64480895

State:	Arkansas	Filing Company:	World Corp Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	11/09/2012	11/09/2012

SERFF Tracking #:

AMRP-128740226

State Tracking #:

Company Tracking #:

AR-WCORPMS2010AFHDF-2013

State: Arkansas

Filing Company:

World Corp Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: World Corp MS-STD

Project Name/Number: 4/1/2013 Rate Justification/AR-WCORPMS2010AFHDF-2013

Disposition

Disposition Date: 11/09/2012

Implementation Date: 04/01/2013

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after April 1, 2013. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
World Corp Insurance Company	6.700%	6.700%	\$0	0	\$0	7.000%	6.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	AR Rates	Approved-Closed	Yes
Rate	AR Rates	Approved-Closed	Yes
Rate	AR Rates	Approved-Closed	Yes

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.800%
Effective Date of Last Rate Revision:	04/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
World Corp Insurance Company	6.700%	6.700%	\$0	0	\$0	7.000%	6.500%

SERFF Tracking #:

AMRP-128740226

State Tracking #:

Company Tracking #:

AR-WCORPMS2010AFHDF-2013

State: Arkansas

Filing Company:

World Corp Insurance Company

TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010

Product Name: World Corp MS-STD

Project Name/Number: 4/1/2013 Rate Justification/AR-WCORPMS2010AFHDF-2013

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 11/09/2012	AR Rates	A3110WC-AR	Revised	Previous State Filing Number:	50318	03 AR_WCORP_Combo Rates_2013.pdf
					Percent Rate Change Request:	7.000	
2	Approved-Closed 11/09/2012	AR Rates	A3111WC-AR	Revised	Previous State Filing Number:	50318	
					Percent Rate Change Request:	6.500	
3	Approved-Closed 11/09/2012	AR Rates	A3112WC-AR	Revised	Previous State Filing Number:	50318	
					Percent Rate Change Request:	6.500	

World Corp Insurance Company
 2012 Annual Community Age Rates
 Form: A3110WC
 Plan A
 Arkansas

	STANDARD ANNUAL COMMUNITY SINGLE	STANDARD ANNUAL COMMUNITY COUPLE
64-99	1,863.62	1,646.74

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

World Corp Insurance Company
 2012 Annual Community Age Rates
 Form: A3111WC
 Plan F
 Arkansas

	STANDARD ANNUAL COMMUNITY SINGLE	STANDARD ANNUAL COMMUNITY COUPLE
64-99	2,429.82	2,147.05

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

World Corp Insurance Company
 2012 Annual Community Age Rates
 Form: A3112WC
 Plan High Deductible F (HDF)
 Arkansas

STANDARD ANNUAL
 COMMUNITY SINGLE

STANDARD ANNUAL
 COMMUNITY COUPLE

64-99	962.58	850.57
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Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

World Corp Insurance Company
 2013 Annual Community Age Rates
 Form: A3110WC
 Plan A
 Arkansas

	STANDARD ANNUAL COMMUNITY SINGLE	STANDARD ANNUAL COMMUNITY COUPLE
64-99	1,994.07	1,762.01

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

World Corp Insurance Company
 2013 Annual Community Age Rates
 Form: A3111WC
 Plan F
 Arkansas

	STANDARD ANNUAL COMMUNITY SINGLE	STANDARD ANNUAL COMMUNITY COUPLE
64-99	2,587.76	2,286.61

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.

World Corp Insurance Company
 2013 Annual Community Age Rates
 Form: A3112WC
 Plan High Deductible F (HDF)
 Arkansas

	STANDARD ANNUAL COMMUNITY SINGLE	STANDARD ANNUAL COMMUNITY COUPLE
64-99	1,025.15	905.86

Semi-Annual	=	.5 X Annual
Quarterly	=	.25 X Annual
Monthly Direct	=	.087 X Annual
Monthly PAC	=	.08334 X Annual

Zip Code Area Factors

71700-71799	0.99
71800-71899	1.04
72200-72299	1.15
72300-72599	1.04
72600-72999	0.99
ALL OTHERS	1.10

A factor of 0.85 is applied to all Preferred class policies.